

JAN 31 2007

=== COVER PAGE ===

TO: _____

FROM: BRINKS FAX

FAX: 13123214299

TEL: 13123214200

COMMENT:

JAN 31 2007

CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 C.F.R. §1.8 I hereby certify that this correspondence, totaling <u>18</u> pages including recited attachments, is being facsimile transmitted to the United States Patent and Trademark Office at facsimile no.: 571-273-8300 (Central number) on the below date: Date: <u>January 31, 2007</u> Name: <u>Robert D. Summers, Jr.</u> Signature: <u>[Signature]</u>	
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**BRINKS
HOFFER
GILSON
& LIONE**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Gail E. McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: System and Data Structure for Account Management

Examiner: Agwumezie,
Charles C.

Art Unit: 3621

Attorney Docket No: 10022-349

 Mail Stop Amendment
 Commissioner for Patents
 P. O. Box 1450
 Alexandria, VA 22313-1450

TRANSMITTAL

Attached is/are:

- ☒ Transmittal (In duplicate); Amendment and Response To Office Action
☐ Return Receipt Postcard.

Fee calculation:

- ☐ No additional fee is required.
☐ Small Entity.
☐ An extension fee in an amount of \$_____ for a _____-month extension of time under 37 C.F.R. § 1.136(a).
☐ A petition or processing fee in an amount of \$_____ under 37 C.F.R. § 1.17(____).
☐ An additional filing fee has been calculated as shown below:

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Small Entity		or	Not a Small Entity	
					Rate	Add'l Fee		Rate	Add'l Fee
Total		Minus			x \$25=			x \$50=	
Indep.		Minus			x 100=			x \$200=	
First Presentation of Multiple Dep. Claim					+\$180=			+\$360=	
					Total	\$		Total	\$

Fee payment:

- ☐ A check in the amount of \$_____ is enclosed.
☐ Please charge Deposit Account No. 23-1925 in the amount of \$_____. A copy of this Transmittal is enclosed for this purpose.
☐ Payment by credit card in the amount of \$_____ (Form PTO-2038 is attached).
☒ The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

[Signature]
 Robert D. Summers, Jr. (Reg. No. 57,844)

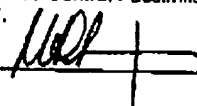
January 31, 2007

Date

**BRINKS
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CENTRAL FAX CENTER****JAN 31 2007**Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office Central Facsimile Number, 571-273-8300, on January 31, 2007.


Robert D. Summers Jr.Our Case No. 10022/349**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Gail E. McGiffin et al.

Serial No.: 10/783,478

Filing Date: February 20, 2004

For: SYSTEM AND DATA STRUCTURE
FOR ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Group Art Unit No.: 3621

Confirmation No.: 7275

AMENDMENT AND RESPONSE TO OFFICE ACTION**MAIL STOP AMENDMENT**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Non-Final Office Action mailed November 16, 2006. Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 11 of this response.